AMENDMENTS TO THE CLAIMS

This listing of claims will replace all prior versions and listings of claims in the application:

LISTING OF CLAIMS:

- 1. (currently amended): A mobile communication terminal including comprising a non-contact IC card into which an external IC-card reader/writer can read or write transaction information from or to, wherein said mobile communication terminal, when transaction information is written intoto a memory of said non-contact IC card, transformsalso includes said transaction information into an electric mailin a communication message, and transmits said electric mailcommunication message to a predetermined address.
- 2. (currently amended): The mobile communication terminal as set forth in claim 1, wherein said predetermined address is varied modified by a user by inputting a new an input address into said mobile communication terminal.
- 3. (currently amended): The mobile communication terminal as set forth in claim 2, wherein said predetermined address is allowed to be varied modified after an authentication of said user-is authenticated.
- 4. (currently amended): The mobile communication terminal as set forth in claim 3, wherein said authentication is carried out when a password which said user inputs to said mobile

mobile communication terminal an authentication password which is identical to a predetermined password.

- 5. (currently amended): The mobile communication terminal as set forth in claim 1, wherein said mobile communication terminal is comprised of a cellular phone.
- 6. (currently amended): A method of transferring transaction information in a mobile communication terminal including a non-contact IC card into which an external IC-card reader/writer can write transaction information, including comprising:
- (a) when transaction information is written intoto a memory of said non-contact IC card, transforming including said transaction information into an electric mailin a communication message; and
 - (b) transmitting said electric mailcommunication message to a predetermined address.
- 7. (currently amended): The method as set forth in claim 6, further comprising varyingmodifying said predetermined address by inputting a newan input address into said mobile communication terminal.
- 8. (currently amended): The method as set forth in claim 7, further comprising making authentication as to whether a person who input said new address is really a user of said mobile

eommunication terminal authenticating a user of said mobile communication terminal when said user inputs said input address, before said predetermined address is varied modified.

- 9. (currently amended): A program for causing a computer to carry out a method of transferring transaction information in a mobile communication terminal including a non-contact IC card into which an external IC-card reader/writer can write transaction information, steps executed by said computer in accordance with said program including comprising:
- (a) when transaction information is written into a memory of said non-contact IC card, transforming including said transaction information into an electric mailin a communication message; and
 - (b) transmitting said electric mailcommunication message to a predetermined address.
- 10. (currently amended): The program as set forth in claim 9, wherein said steps further include varyingmodifying said predetermined address when a user of said mobile communication terminal inputs a newan input address into said mobile communication terminal.
- 11. (currently amended): The program as set forth in claim 10, wherein said steps further include making authentication as to whether a person who input said new address is really a user of said mobile communication terminal authenticating a user at said mobile communication terminal when said user inputs said input address, before said predetermined address is varied modified.

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- 12. (new): The mobile communication terminal as set forth in claim 1, wherein said non-contact IC card comprises an antenna, a communication unit for communicating with said external IC card reader/writer through said antenna, said memory, and a controller for controlling data sent between said communication unit and said memory.
- 13. (new): The mobile communication terminal as set forth in claim 6, wherein said non-contact IC card comprises an antenna, a communication unit for communicating with said external IC card reader/writer through said antenna, said memory, and a controller for controlling data sent between said communication unit and said memory.
- 14. (new): The mobile communication terminal as set forth in claim 9, wherein said non-contact IC card comprises an antenna, a communication unit for communicating with said external IC card reader/writer through said antenna, said memory, and a controller for controlling data sent between said communication unit and said memory.

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15. (new): The mobile communication terminal as set forth in claim 12, wherein said data is transaction information.

- 16. (new): The mobile communication terminal as set forth in claim 1, wherein said communication message is an electric mail message.
- 17. (new): The mobile communication terminal as set forth in claim 6, wherein said communication message is an electric mail message.
- 18. (new): The mobile communication terminal as set forth in claim 9, wherein said communication message is an electric mail message.